

## Globy® Verde

## DEFINITIONS

<b>Mobile Phone:</b>	GSM – GPRS – UTMS type mobile phone or smartphone belonging to the Policyholder.
<b>Policyholder:</b>	the subject whose interests are protected by the Insurance.
<b>Acts of terrorism:</b>	acts of terrorism, intending by acts of terrorism any act including but not limited to the use of force or violence and/or threatening behaviour on the part of any person or group/s of people acting on their own or on the orders of or in connection with any organiser or government committed for political, religious, ideological or similar reasons including the intention to influence any government and/or cause alarm to public opinion and/or within the community or part thereof;
<b>Baggage:</b>	set of garments and photographic and video equipment, PC, smartphone and tablet belonging to the Insured, worn or carried by the Policyholder during the travel, as well as travel bags, suitcases, sanitary equipment for the disabled and childcare equipment (e.g. pushchairs, wheelchairs).
<b>Contact Centre:</b>	AWP Service Italia S.c.a.r.l.'s organisational structure that, in accordance with Isvap Regulation no. 12 of 9 January 2008, maintains telephone contact with the insured, 24 hours a day and 365 days a year, and organises and provides those services provided for in the policy.
<b>IMEI Code:</b>	code unequivocally identifying the mobile phone belonging to the Policyholder.
<b>Contracting Party:</b>	the subject stipulating the insurance. In the case of a natural person, an adult with the power to act.
<b>Europe:</b>	Italy, geographical European countries (excluding the Russian Federation) and the Mediterranean basin, Algeria, Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Syria, Tunisia and Turkey.
<b>Event:</b>	the event that directly triggered one or more claims.
<b>Excess:</b>	that part of the damage that is at the Policyholder's expense, calculated as a fixed amount or percentage.
<b>Close Relative:</b>	the Insured's spouse, children, father, mother, brothers, sisters, half brothers and sisters, grandparents, mother and father in-laws, brother and sister in-laws, uncles and aunts, first cousins and nephews and nieces, as well as those living with the Policyholder, providing that resulting from appropriate certificate.
<b>Theft:</b>	the crime ( <i>theft, bag-snatching, armed robbery</i> ), provided for in Art. 624, 624 bis and 628 of the Criminal Code, committed by anyone who takes possession of another person's belongings, to make a profit for themselves or other third party.
<b>Globy®:</b>	the commercial trademark registered by AWP P&C S.A.– General Representative for Italy identifying the Company.
<b>Injury:</b>	the event that due to fortuitous, violent and external cause led to evident bodily injuries, resulting in death, permanent disability or temporary invalidity.
<b>Italy:</b>	territory of the Italian Republic, the Vatican City and the Republic of San Marino.
<b>Rest of the World:</b>	all countries of the world (including the Russian Federation), excluding the USA and Canada.
<b>SIM Card:</b>	card provided by the telephone company, either as a result of a contract or prepaid, in the Policyholder's name, linking their profile with the mobile phone, in order to provide mobile phone services.
<b>Incident:</b>	an event resulting in damages covered by the insurance.
<b>Trip:</b>	the trip, accommodation or rent resulting from the relative contract or travel document, departing solely from Italy.

## GENERAL TERMS AND CONDITIONS

## 1. Start Date and validity

This insurance cover, explicitly signed, is valid:

- for trips for pleasure, study and business purposes;
- from the date and time indicated in the policy. Globy® uses the Rome time zone (UTC/GMT +) as reference for the start date.
- for those terms, however with a maximum of 60 days, destinations and capitals identified in the policy;
- only in the case of natural persons, if the Contracting Party is adult and has the power to act.
- if the premium has been paid.

This insurance cover does not come into force if the cover provided for in the contract has to be provided in such a way as to breach any law involving sanctions under United Nation, European Union or any other applicable rules and regulations.

## 2. Territorial Validity

This insurance covers those destinations identified in the policy, according to the provisions of paragraph 4.2 of art. 4 *Limits*.

However, those countries that, despite falling within the scope of the insurance, are subject to embargo (in whole or in part) or United Nation and/or European Union sanctions at the time of departure are excluded. The list of these countries is also available at [globy.allianz-assistance.it/pages/avvertenze](http://globy.allianz-assistance.it/pages/avvertenze).

## 3. Insurable Persons

Globy® insures those:

- a) domiciled or residing in Italy who have an Italian tax code;
- b) with the appropriate legal powers on signing this policy.

and, as regards assistance services, even those:

living abroad but temporarily domiciled in Italy, travelling abroad. In this case those services due are provided to their domicile in Italy.

## 4. Limits

4.1 It is forbidden to stipulate more than one AWP P & C S.A. – General Representative for Italy policy to guarantee the same risk in order to:

- higher capitals insured with specific product guarantees;
- extend period of cover of a risk (trip) already underway;
- extend period of cover beyond **60 continuous days** for the same trip.

4.2 In those cases where the cost of the policy (premium) is also determined by the destination, the Policy, penalty invalidity, shall be issued for the destination including all stages of the trip, even if intermediate or, however lasting less than the others. However, stages of connecting routes shall not be considered.

4.3 The policy must be issued within 24.00 on the first working day immediately following the booking of the trip or the documented confirmation of the services. In any case, for all the guarantees other than those listed in Article 5 of the Guarantees section, if the policy is issued after the departure date, Globy® shall not provide any assistance or refunds in the event of a claim.

## Exclusions common to all Guarantees

Globy® cover excludes all compensation, services, consequences and/or events resulting directly or indirectly from:

- a) damage caused by or resulting from wars, incidents resulting from instruments of war, invasions, the action of foreign enemies, hostility (both in the case of declared or undeclared war), civil war, armed conflict, rebellions, revolutions, revolts, mutiny, martial law, military coup or attempted military coup;
- b) strikes, riots and civil uprising;
- c) curfews, frontier blockades, embargos, reprisals, sabotage;
- d) requisition, nationalisation, seizure, restrictive measures, detention, appropriation, requisition for one's own title or use on the part of or on the orders of any Government (whether civil, military or "de facto") or other national or local authority;
- e) trips undertaken to a territory where a prohibition or limitation is in operation (even temporarily) issued by a public authority, extreme trips to remote areas, only accessible with the use of special emergency vehicles;
- f) tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, deluges and other natural disasters;
- g) nuclear explosions and, even if only in part, ionising radiation or radioactive contamination developed from nuclear fuels or nuclear waste or nuclear weapons or resulting from transmutation phenomena of the nucleus of the atom or from radioactive, toxic and explosive properties or other hazardous characteristics of nuclear equipment or its components;

- h) biological and/or chemical materials, substances and compounds used to cause damage to human life or spread panic;
- i) pollution of any nature, infiltrations, contamination of air, water, soil, subsoil or any environmental damage;
- j) bankruptcy of the Carrier or any supplier;
- k) intent or gross negligence on the part of the Insured or persons for whom they are liable;
- l) unlawful acts committed by Policyholders or their infringement of government rules or prohibitions;
- m) booking errors or omissions or failure to obtain a visa or passport;
- n) alcohol or drug abuse, non-therapeutic use of drugs or hallucinogens;
- o) mental illness;
- p) suicide or attempted suicide;
- q) Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and sexually-transmitted diseases;
- r) driving vehicles for which a driving licence above category B is required and driving motor boats for non-private use;
- s) outbreaks that are pandemic in nature (declared by the WHO), of such severity and virulence as to involve a high rate of mortality or to require restrictive measures in order to reduce the risk of transmission to the civil population. Merely by way of example and without limitation: closure of schools and public areas, limitation of public transport in cities, limitation on air transport;
- t) quarantines.

## 6. In the event of a claim

The Insured or a representative must:

- a) inform
  - Globy® in accordance with that set out in the individual Guarantees. Non-fulfilment of said obligation could result in the loss, in whole or in part, of the right to compensation (art. 1915 of the Civil Code);
  - inform all other Insurance Companies, if more than one Policy has been stipulated to Guarantee the same risk, indicating to each one the name of the others (art. 1910 of the Civil Code);
- b) provide Globy® with all documents necessary for the relative investigations and checks, even if specifically set out in the section *Policyholder Obligations in the event of a claim*.

Globy® pays refunds in Euros. Expenses incurred in Countries not belonging to the Euro are converted at the official rate of the day they were sustained.

## 7. Reference to the Law

Italian Law applies to all that not explicitly regulated herein

## GUARANTEES

*Safe Travel – travel assistance and medical expenses / Safe Family– assistance to “relatives” at home and home emergency cover / Pet insurance/ Safe Transfer– car and motorbike breakdown cover / Travel cancellation/amendment – penalty charge refund –reimbursement of additional costs– travel reProtection costs / Baggage / Mobile phone travel protection / Delayed Flight / Travel curtailment*

## 1. TRAVEL SAFE – TRAVEL ASSISTANCE AND MEDICAL EXPENSES

### 1.1 Subject

#### 1.1.1 Travel Assistance

In the event of illness or injury Globy®, organises and provides, 24 hours a day via the Contact centre, the following services:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE / REST OF THE WORLD / RUSSIAN FEDERATION	USA/CANADA
<b>a) medical advice over the phone</b> , medical assistance if the Insured needs information and/or advice. It is noted that said service does not provide a diagnosis and is based on information provided by the Insured over the phone. The Contact Centre assesses which service to provide according to the information received and the examining doctor's diagnosis.	YES	YES	YES
<b>b) sending a doctor</b> , Globy® organises the transfer of the Insured to the nearest A&E department if an authorised doctor is not available, incurring the relative costs. WARNING: In the event of an emergency, the Insured must contact the official emergency services (Emergency Services 112). In no way does Globy® replace or act as an alternative to the emergency services.	YES	NO	NO
<b>c) recommending the nearest specialist</b> to the Insured compatibly with local availability.	NO	YES	YES
<b>d) transport – medical repatriation</b> <ul style="list-style-type: none"> <li>• from the first aid centre or accident and emergency to a better equipped medical centre;</li> <li>• from the medical centre to the Insured's home.</li> </ul> Globy® sees to Transport – Medical Repatriation, prior obtaining approval from the doctors in charge, sustaining all costs and using the most appropriate means and, if necessary “hospital” plane even in the USA, Canada, the Rest of the World and Russian Federation.  Globy® does not provide Transport – Medical Repatriation for illnesses or injuries that can be treated on site or during the trip.	YES	YES	YES
<b>e) repatriation of the Insured's close relatives and travelling companions</b> following: <ul style="list-style-type: none"> <li>• Transport-Medical Repatriation organised by Globy® of the Policyholder to his/her home.</li> <li>• The Policyholder's death</li> </ul> Globy® organises and sustains all costs to repatriate the Insured's: <ul style="list-style-type: none"> <li>• close relatives;</li> <li>• travelling companions.</li> </ul>	YES	YES	YES
<b>f) accompanied return of minors</b> if the Insured (following illness, injury or other circumstance beyond their control) is unable to deal with insured minors personally. Globy® provides designated companion or close relative with a return ticket to reach minors and accompany them back to their home in Italy. Globy® also reimburses: <ul style="list-style-type: none"> <li>• any new return tickets for minors;</li> <li>• the companion's accommodation costs.</li> </ul>	YES	YES	YES
<b>Service is provided if close relatives and travelling companions are insured</b>	YES, up to € 1,200 per event	YES, up to € 1,200 per event	YES, up to € 1,200 per event
	Up to € 100 per event	Up to € 100 per event	Up to € 100 per event

<b>g) finding and sending urgent medicines</b> not available on site, but regularly registered in Italy. Globy® sends medicines in accordance with local regulations governing the transport and importing of those medicines requested. Globy® provides the Policyholder with information on similar medicines if they are unable to send them. Cost of medicines remain at the Policyholder's expense.	NO	YES	YES
<b>h) interpreter</b> to facilitate contact between doctors in charge on site and the Insured in hospital. Globy® organises service in English, French, Spanish and German at its expense.	NO	Yes, up to € 1,100 per event	Yes, up to € 1,100 per event
<b>i) translation of medical records</b> If requested by the Insured, Globy® shall translate the medical records in case of hospitalization. Medical records are translated only if authorised by the Insured in compliance with European Regulation 679/2016 and any other Privacy regulations;.	NO	YES	YES
<b>k) travel expenses for a close relative</b> following the Policyholder's death or to reach the Insured admitted to hospital for stays of over: <ul style="list-style-type: none"> <li>• 48 hours if underage or handicapped;</li> <li>• 5 days in Italy;</li> <li>• 7 days in Europe/Rest of the World/Russian Federation/USA and Canada.</li> </ul> Globy® provides the close relative with a return ticket And reimburses accommodation costs	YES	YES	YES
	YES € 110 per night max 5 nights	YES € 110 per night max 5 nights	YES € 110 per night max 5 nights
<b>In this case, all guarantees set out in Art. 1 "TRAVEL SAFE – TRAVEL ASSISTANCE AND MEDICAL EXPENSES" shall apply to the close relative visiting the Policyholder admitted to hospital.</b>	YES	YES	YES
<b>m) transporting convalescent home</b> , on a different date and by different means to that initially foreseen. Globy® organises and pays repatriation costs.	YES	YES	YES
This guarantee also applies to close relatives and a travelling companion.	Up to € 1,000 per event	Up to € 2,000 per event	Up to € 4,000 per event
<b>n) repatriating the body</b> to the burial place in Italy. Globy® pays for transport costs excluding funeral and burial expenses.	YES	YES	YES

If necessary, Globy® also organises and provides the Insured with the following services 24 hours a day:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE / REST OF THE WORLD / RUSSIAN FEDERATION	USA/CANADA
<b>o) early return</b> of the Insured, close relatives and a travelling companion, provided that insured, due to curtailment as a result of death or over 7 days' stay in hospital of a close relative at home. Globy® organises the return and pays the relative expenses.	Yes, up to € 1,000 per event	Yes, up to € 4,000 per event	Yes, up to € 4,000 per event
<b>p) sending urgent messages</b> to persons resident in Italy. Globy® sends said messages at its expense.	YES	YES	YES
<b>q) advancing money</b> , prior bank guarantee and the Policyholder undertaking to return the advance within 30 days.	NO	Yes, up to € 5,500 per event	Yes, up to € 5,500 per event
<b>r) providing legal assistance and advancing bail</b> Globy® provides legal assistance on site to manage disputes involving the Insured directly, sustaining the relative costs.	NO	Yes, up to € 1,000 per event	Yes, up to € 1,000 per event
Moreover, Globy® sets up, in name and on behalf of the Insured and solely for facts of an unpremeditated nature: <ul style="list-style-type: none"> <li>• criminal bail requested for the Insured to be freed;</li> <li>• any civil bail required to guarantee payment of the Insured's civil liability resulting from the accident.</li> </ul> Globy® advances, prior bank guarantee, said bail, the Insured undertaking to repay it within 30 days;	NO	Yes, up to € 10,000 per event	Yes, up to € 10,000 per event

Moreover, Globy® refunds the Policyholder:

<b>s) expenses to extend stay if the Insured</b> <ul style="list-style-type: none"> <li>• is unable to return <ul style="list-style-type: none"> <li>- due to illness or injury;</li> <li>- following theft or loss of those documents necessary to return on the prefixed date provided that reported to the local Authorities;</li> </ul> </li> <li>• is hospitalised in a different place to that of stay.</li> </ul> Globy® refunds hotel expenses sustained by the Insured, close relatives or a travelling companion (provided they are insured);	YES	YES	YES
	YES, € 150 per night with a max 3 nights for each Policyholder with a limit of € 1,500 per event	YES, € 150 per night with a max 3 nights for each Policyholder with a limit of € 1,500 per event	YES, € 150 per night with a max 3 nights for each Policyholder with a limit of € 1,500 per event
<b>t) sea and mountain search and rescue costs</b>	Yes, up to € 550	Yes, up to € 1,300	Yes, up to € 1,300
<b>u) reimbursement of documented telephone expenses</b> sustained by the Insured to call the Contact Centre. Even "international roaming" costs sustained to call the Contact Centre during the assistance phase are reimbursed.	NO	Yes, up to € 350 per event	Yes, up to € 350 per event

## 1.1.2 Medical Expenses

SERVICE (capitals intended are per person and insurance period, notwithstanding sublimits set out herein)	FOR TRIPS TO:		
	ITALY	EUROPE / REST OF THE WORLD/ RUSSIAN FEDERATION	USA/CANADA
<b>PAID DIRECTLY</b> <i>If contacted beforehand, Globy® sees to:</i>			
<b>1) direct payment of hospital and surgical costs.</b> Said guarantee shall apply up to the moment the Policyholder is discharged or deemed, in the opinion of the Globy® doctors, in such conditions as to be repatriated. However, said guarantee is only valid for a maximum period of 100 days in hospital. Globy® will refund expenses if it cannot pay directly provided that authorised by the Contact Centre contacted beforehand or, however, before the Policyholder leaves hospital. No refund is provided if the Contact centre is not contacted.	Up to € 10,500	Up to € 200,000	UNLIMITED
<b>REFUNDED</b> <i>Moreover, Globy® will, even without prior authorisation:</i>			
<b>2) refund transport costs</b> of subjects assigned to intervene in emergency situations, from the location of the event to the medical centre or accident and emergency;	Up to € 1,550	Up to € 15,000	Up to € 15,000
<b>3) refund costs for medical examinations and/or medicines</b> provided that sustained following medical prescription, surgery treatment and/or stay in hospital (including day hospital).	Up to € 550	Up to € 1,300	Up to € 1,300
<b>4) reimbursement of on-board medical expenses and emergency dental care expenses.</b> Moreover, this includes treatment costs incurred on the Policyholder's return resulting from an injury sustained during the trip, provided that within 30 days.	Up to € 550	Up to € 550	Up to € 550
<b>5) reimbursement of rehabilitation costs,</b> including physiotherapy, resulting from an injury or illness that occurred during the trip and resulting in a hospital admission. Only those costs sustained within the hospital and period of convalescence immediately following hospitalization and, in any case, before the Policyholder's return are covered.	Up to € 550	Up to € 550	Up to € 550

## 1.2 Start date and validity

This cover:

- Comes into force once trip starts;
- is valid until the end of the trip, but not beyond the policy expiry date;
- is provided within the limits of the capitals and services set for the location where the event took place, provided that included in the "DESTINATION" for which the policy was issued.

**Exclusions** (supplementing the Exclusions common to all Guarantees set out in art. 5 of the "General Terms and Conditions")

Globy® does not cover events and/or costs resulting from:

- Organising directly or otherwise, without the Contact Centre's prior authorization, all the assistance provided for herein.  
As regards those Medical Expenses referred to in point 1 of art. 1.1.2, in the event of:
    - hospital admission, the Insured must inform the Contact Centre. In this case the Contact Centre shall not refund any costs sustained by the Policyholder if not contacted during hospitalization;
    - hospitalization in Day Hospital, failure to inform the Contact Centre shall result in those limits provided for in art. 1.1.2 point 3 being applied.
  - trips undertaken against medical advice or, however, with acute illnesses or to undergo medical/surgical treatment;
  - voluntary termination of pregnancy, non-premature birth, IVF and their complications;
  - rehabilitative treatments;
  - purchasing, applying, maintaining and repairing prosthetic and therapeutic equipment;
  - nursing care, physiotherapy, diets or thermal treatments and those to eliminate physical or aesthetic defects or congenital malformations;
  - check-ups conducted once the Insured has returned home for situations resulting from illnesses initiated during the trip;
  - organ removal and/or transplant;
  - taking part in sporting events and relative trials unless of a recreational nature;
  - partaking in aerial sports in general, extreme sports if outside sports organisations and without the safety criteria provided for, any sport pursued professionally or however involving direct or indirect payment.
- Moreover, all services are not provided:
- if the Insured disregards the Contact Centre's instructions or
    - discharges himself/herself from hospital against the doctor's wishes;
    - the Policyholder or a representative voluntarily refuses transport/medical repatriation. In this case Globy® shall suspend assistance immediately, guaranteeing reimbursement of any additional hospital and surgical costs sustained up to an amount corresponding to that of the medical transport/repatriation refused;
  - to the newborn, if pregnancy ends during the trip, even in the case of premature birth.

## 1.3 Provisions and Limits

The Policyholder releases the examining doctors and those involved in the terms and conditions of the policy from professional confidentiality, solely for those events covered herein and in dealings with Globy® and/or any magistrates assigned to investigate the events.

**Moreover:**

## 1.4.1 Travel Assistance

- assistance is provided per event, irrespective of the number of persons insured, within the limits of the capital insured and any sub limits;
- assistance is provided, in accordance with the specific conditions set out in the policy schedule, bearing in mind the insured's state of health and need, using those means and structures Globy® and the Contact Centre deem most appropriate for the purpose;
- Tickets provided are for:
  - Scheduled flight (economy class);
  - First class train;
  - Ferry.
- Globy® has the right to request, even preventively, unused travel tickets from those for whom it has provided return tickets at its expense;
- Globy® shall not be held responsible for:

- delays or problems in providing those services agreed for reasons beyond its control or provisions of local authorities;
  - errors due to incorrect information received from the insured;
  - prejudice resulting from credit instruments being blocked;
- f) Globy® is under no obligation to pay compensation in lieu of guarantees of due care.

#### 1.4.2 Medical Expenses

Globy® pays directly or refunds "Medical Expenses":

- even more than once during the course of the trip;
- for a maximum of **100 days** in hospital;
- until the capital insured per person and period of cover has run out.

## 2. SAFE FAMILY – Assistance for "a relative" at home and "home emergency" cover

### 2.1 Subject

**In the event of sudden illness or injury to the Policyholder's father, mother, spouse or children at home (hereinafter referred to as "relative") whilst the Insured is away, Globy® organises and provides, 24 hours a day, via the Contact Centre, the following services:**

- a) **Telephone medical advice**, medical assistance service if the relative needs medical information and/or advice. It is herewith noted that said service does not provide a diagnosis and is based on the information provided remotely by the relative.  
The Contact Centre will assess which services to provide according to the information received and examining doctor's diagnosis;
- b) **informing the Policyholder directly via the phone** of the event the "relative" has suffered. This service is provided on the request and authorisation of the person suffering the event;
- c) **sending a doctor** to the "relative" in question from 20.00 to 08.00 and on holidays. The Contact Centre organises the transfer of the relative to the nearest accident and emergency department, at its expense, if a Globy® authorised doctor is unavailable.  
**WARNING:** In the event of an emergency, the relative or a representative must contact the official emergency services (112 Service). Globy® in no way replaces or constitutes an alternative to the public emergency services.
- d) **sending an ambulance**, in the event of need or on the examining doctor's advice, to transfer the "relative" to the nearest hospital;
- e) **organising specialist check-ups or diagnostic investigations**. Globy® organises specialist check-ups and diagnostic investigations at its nearest Authorised Centres within two days of the request.  
Globy® not only manages the appointment but also provides information on the cost of the visits and any clinical and diagnostic investigations requested beforehand.  
**The costs of said services are entirely at the "relative's" expense;**
- f) **transfer to a highly-specialised centre** if the sudden illness or injury suffered by the "relative" cannot be treated within the national health structures and is so complex as to require, in the doctor's opinion in agreement with Globy®, the transfer of the "relative" to a highly-specialised hospital.  
Globy® sees to organising the medical transfer of the "relative" with the most appropriate means of transport and, if necessary, accompanied by a doctor or nurse, sustaining the relative costs up to a maximum amount of € 1,300;

**Moreover, in the event of an emergency at the relative's home in Italy, Globy® organises and provides, 24 hours a day, via the Contact Centre, the following services:**

- g) **providing an electrician** for emergency extraordinary maintenance interventions, directly resulting from an electric system fault blocking the supply of power to the home or involving a fire risk. Globy® pays for the first call-out and first hour's labour up to a maximum of € 100;
- h) **providing a blacksmith** for urgent interventions resulting from theft or attempted theft and damage to the locks at the home. Globy® pays for the first call-out and first hour's labour up to a maximum of € 100;
- i) **sending a security guard** to keep watch over the house if the locks within the home have been damaged as a result of theft or attempted theft. Globy® pays the relative costs up to a maximum of 10 hours of surveillance;
- l) **sending a plumber** for urgent interventions resulting from burst pipes in the home causing flooding or loss of water supply to the home. Globy® pays for the first call-out and first hour's labour up to a maximum of € 100.

### 2.2 Start Date and validity

This guarantee:

- only covers the Policyholder's cohabiting father, mother, spouse and children resident or domiciled in Italy;
- starts from the Policyholder's departure and ends once he/she has returned home, but not beyond the policy expiry date.

## 3. PET INSURANCE

### 3.1 Subject

#### a) Information

If contacted Mondays to Fridays during office hours (09.00/18.00) Globy® sees to indicating costs and private structures within the Policyholder's neighbourhood or that of a family member equipped to look after dogs and cats.

#### b) Hospitalisation costs and Information on the pet's state of health

In the event of the Insured's cat or dog falling ill or being injured after the trip has been booked and instead of having to cancel the trip to assist their pet, Globy® allows the Insured to leave, taking care of the cat or dog. Globy®:

- refunds costs to look after the pet in specialised centres indicated by the Policyholder's trusted vet for the entire duration of the trip and **up to 50% of the cost of the trip itself.**
- keeps the Policyholder informed on the state of health of the cat or dog looked after at a veterinary clinic or specialised structure for the entire trip.

### 3.2 Start Date and validity

This cover:

- only covers dogs and cats with documentary evidence proving they belong to the Policyholder that are over six months old and up to 10 years of age
- runs from the date this policy is stipulated and ends on the Policyholder's return.

## 4. SAFE TRANSFER – Car and motorbike breakdown cover

### 4.1 Subject

**In the event of a breakdown or accident to the car or motorbike (hereinafter referred to as "vehicle") used to reach the place of departure or accommodation, Globy® organises and provides, 24 hours a day, via the Contact Centre, the following services:**

- a) **towing** the "vehicle" from the location of the event to the nearest garage. Globy® pays for transport up to a maximum of € 130;
- b) **sending a taxi**, once the "vehicle" has been towed by Globy®, to enable the Policyholder to reach the place of departure. Globy® refunds the Policyholder up to € 200.  
Moreover, if the vehicle used belongs to the Policyholder:
- c) **Reimbursement of costs to look after** the "vehicle" until the Insured returns and up to a maximum amount of € 100.

### 6.2 Start Date and validity

This cover:

- starts 24 hours before the beginning of the trip and ends once the place of departure has been reached
- applies to points a) – b) for cars and motorbikes used by the Policyholder, registered in Italy and **not more than 10 years old;**
- applies to points c) solely for cars and motorbikes **belonging to the Policyholder, registered in Italy and not more than 10 years old;**



**5. TRAVEL CANCELLATION – PENALTY CHARGE REFUND  
CANCELLATION DUE TO ACT OF TERRORISM  
TRAVEL CANCELLATION – REIMBURSEMENT OF ADDITIONAL COSTS  
TRAVEL REPROTECTION COSTS**

**5.1 Subject**

**5.1.1. ALL RISK travel cancellation/amendment cover – penalty charge refund**

Globy® refunds the penalty charge contractually applied by a Travel Agent, Airline or Cruise Line as a result of cancelling the trip due to an event suffered by the Policyholder, a Close Relative, co-owner of the associate company and all animals having documentary evidence they belong to the Policyholder.

The following are included in the penalty charge refund:

- Paperwork management costs;
- Agency fees;
- visas;
- non-refundable airport taxes;
- fuel adjustments already foreseen on the policy issue date and included in the overall cost of the insured trip;
- fuel adjustments charged following the policy issue date with a maximum of 10% of the overall cost of the trip originally booked.

Globy® refunds the penalty charge debited:

- to the Policyholder;
- and provided that insured:
- all close relatives;
- one travelling companion.

**5.1.2. Cancellation due to act of terrorism**

Globy® refunds the penalty charge contractually applied by a Travel Agent, Airline or Cruise Line as a result of cancelling or amending the trip due to an act of terrorism that took place after the trip was booked.

This cover applies if the act of terrorism:

- a) took place 7 days before departure;
- b) took place within 100 km of the destinations set out in the travel agreement or any other location involving at least one night's stay. This does not include intermediate flight stopovers;
- c) has caused damage to property or injuries to individuals;
- d) is declared as such by the Government Authorities of the Country where it took place.

Penalty charges are not refunded if the cancellation is due to fear of an act of terrorism taking place, notwithstanding those cases regulated herein.

**5.1.3. Trip Cancellation – reimbursement of additional costs**

In the event that the Policyholder is entitled in accordance with art. 5.1.1., Globy® refunds the Policyholder, as a one-off payment, those additional unrecoverable costs sustained to organise the trip. Globy® settles said amount according to the destination of the trip as indicated below:

DESTINATION OF CANCELLED TRIP	COMPENSATION
Italy	€15.00
Europe	€35.00
World / Russian Federation	€70.00
USA / Canada	€100.00

Said cover does not apply to amended trips.

**5.1.4. Trip re-protection costs**

**Subject**

In the event of the Policyholder arriving late for the outgoing flight due to an event suffered by the Policyholder, a Close Relative, co-owner of the associate company or a cat or dog having documentary evidence they belong to the Policyholder, Globy® reimburses 50%, with a maximum of **€500 per person**, of the higher costs sustained to purchase new travel documents (plane or train tickets) to replace those not used.

Globy® refunds said higher costs incurred by:

- the Policy holder;
- and provide that insured and registered on the same policy:
- all family members;
- a travelling companion.

**5.2 Start Date and Validity**

This cover runs from the date the policy is issued, that can be stipulated as provided for in art.5.5 letter b).

**5.3 Exclusions** (supplementing the Exclusions common to all Guarantees set out in art. 5 of the "General Terms and Conditions")

Globy® does not refund penalty charges relating to cancellations resulting from:

- a) not objectively documented causes;
- b) cause, not of a medical nature, known to the Insured on booking the trip;
- c) bankruptcy of the Carrier or agency or Travel Agency;
- d) act of terrorism if it took place more than seven days from the departure date and over 100km from the destination;
- e) fear of flying and/or fear of travelling.

**5.4 Settlement Criteria and excess**

**5.4.1 Trip Cancellation – penalty charge refund**

Globy® refunds the penalty charge resulting from cancellation:

- a) at the percentage in force on the date the cause resulting in the cancellation took place (art. 1914 of the Civil Code). Therefore, the higher penalty charge shall remain at the Insured's expense if the Policyholder cancels or amends the trip after said date;
- b) reserving the right to reduce compensation by an amount equal to that recovered by the Policyholder. Globy® has the right to regain possession of unused tickets;
- c) **without excess** if cancellation is due to death or hospitalisation (excluding Day Hospital or Accident and Emergency) of the Policyholder, a close relative or the co-owner of the associate company;
- d) **with an excess of:**
  - d.1 – trips whose penalty charge regulations set out, irrespective of the booking date, a percentage of **over or equal to 90%** from 30 days before the departure date (departure date included)
    - **25%** with a minimum of **€100.00** for all cancellation reasons other than death or hospitalisation (excluding Day Hospital or Accident and Emergency) of the Policyholder, a close relative or the co-owner of the associate company.

In the event of trips with various services subject to different penalty charge rules, a 25% excess with a minimum of € 100.00 will only be applied to those services with a penalty charge percentage of over or equal to 90% from 30 days before the departure date. A 20% excess with the minimum of € 75.00 referred to hereunder will be applied to the remaining part. In any case the minimum excess applied shall never exceed € 100.00.

**d.2** - trips whose penalty charge regulations set out, irrespective of the booking date, a percentage of **less than 90%** from 30 days before the departure date (departure date included)

- **20% 2** with a minimum of **€ 75.00** for all cancellation reasons other than death or hospitalisation (excluding Day Hospital or Accident and Emergency) of the Policyholder, a close relative or the co-owner of the associate company

In the event of illness or injury Globy® doctors have the right to carry out a check-up.

## 5.5 Validity

5.5.1 This cover is only valid if the policy has been stipulated:

- by the agency making the booking or Tour Operator organising the trip;
- on the same date as the trip was booked or receiving documented confirmation of the services or, however, before 24.00 of the following weekday (including Saturday);
- to guarantee the overall cost of the trip including administration charges, agency fees, visas, non-refundable airport taxes and fuel adjustments already included on the booking date. Globy® shall only refund a portion of the penalty charge if the insurance only covers 'a part of the trip (art. 1907 Civil Code proportional regulation). This limit does not apply if the maximum insurable and insured capital is less than the cost of the trip;
- for a maximum capital of € 50,000 per claim.

5.5.2 This guarantee only covers one refund claim expiring once made. All insurance guarantees remain in force for the remaining persons insured should only part of those insured cancel.

## 6. BAGGAGE

### 6.1 Subject

#### 6.1.1 Baggage and baby equipment

<p>Globy® indemnifies Policyholders for material and direct damages resulting from theft, fire, robbery and the airline failing to return personal baggage (see "Definitions"). This guarantee also covers travel bags, cases and baby equipment (e.g. pushchairs, prams).</p> <p>Moreover, in the event of loss or theft of credit cards, cheque books and traveller's cheques in the Policyholder's name, Globy®, on specific request and prior communicating the necessary details, sees to contacting the issuing institutes to start procedures to block the above-mentioned documents. The Policyholder is still responsible for completing procedures, in accordance with that set out by the individual credit instruments.</p>	<p>✓</p> <p>Up to € 2,000 per person, claim and insurance period</p>
<p>Following a delay (compared to the expected arrival time to one of the destinations), of over <b>8 hours</b>, in returning the Policyholder's registered baggage, Globy refunds:</p>	
<ul style="list-style-type: none"> <li>• Purchasing basic necessities, within the limit of the insured capital; By way of example, basic necessities included: clothes including underwear, personal hygiene products, life-saving medicines, prescription glasses and contact lenses;</li> </ul>	<p>✓</p> <p>Up to € 200 per person, claim and insurance period.</p>
<ul style="list-style-type: none"> <li>• Expenses sustained to hire baby equipment.</li> </ul> <p>Globy® does not refund purchases made on the Policyholder's return.</p>	<p>✓</p> <p>Up to € 100 per person, claim and insurance period..</p>

#### Compensation criteria and limits

Globy® pays compensation:

- within the limit of the Insured capital per person and insurance period of € 2,000. This insurance covers "first absolute risk";
- with a maximum limit:
  - per object of € 150;
  - per baby equipment of € 300;
  - per family of € 2,500;
- considering all photographic and video equipment as one object;

#### 6.1.2 Sanitary Equipment for the Disabled

<p>Globy reimburses the Policyholder those expenses sustained as a result of a delay or failure to return the sanitary equipment or damage directly attributable to the airline. Globy pays the following compensation:</p>	<ul style="list-style-type: none"> <li>• € 2,000 if the sanitary equipment is not returned or has suffered such damage as to render it irreparable or if the cost of the repair exceeds the commercial value of said article;</li> <li>• € 100 a day and within the limit of the capital insured to hire non-electric sanitary equipment if it is not returned within 2 hours of the expected arrival time to one of the destinations;</li> <li>• € 300 if said equipment is damaged in part and needs repairing.</li> </ul>
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#### 6.2 Exclusions (supplementing the Exclusions Common to All Guarantees set out in art. 5 of the General Terms and Conditions)

Globy® does not pay compensate damages:

- facilitated by the Insured's malice or gross negligence or that of persons he/she represents;
- to goods not expressly provided for in the "Definitions";
- resulting or attributable to breakages or damage;
- that took place when:
  - the unattended vehicle was not locked properly and the baggage was not placed in an appropriately locked boot;

- the vehicle was not parked in a secure fee-paying public car park, during the night, from 20.00 to 07.00;
  - the baggage was aboard a motor vehicle even if in an appropriately locked boot;
- e) on a camping holiday;
- f) for which a true copy of the report stamped by the Authorities where the event took place is not provided.
- Moreover, the following are excluded:
- g) photographic and video equipment entrusted to third parties (hoteliers, carriers etc.).
- h) mobile phones and smartphones.

### 6.3 Start Date and Validity

"Baggage and Baby Equipment" cover starts from the moment the trip starts and is valid until the end of the trip, however not beyond the policy expiry date.  
 "Delayed Return" and "Sanitary Equipment for the Disabled" cover starts from first check-in and end before last check-in.

### 6.4 Provisions and Limits

Globy determines compensation:

- a) according to the market value of articles at the time they were stolen. In the case of garments purchased during the trip, the purchase price will be refunded, provided that proven with appropriate documents;
- b) following that of the carrier or hotelier responsible for the event, up to the sum insured, excluding that already compensated and only if said compensation does not cover the full amount of the damage.

## 7. MOBILE PHONE TRAVEL PROTECTION

### 7.1 Subject

Globy® helps Policyholders to resolve those difficulties resulting from the theft of their mobile phone during the trip, provided that said theft is reported within **48 hours** of the event taking place:

#### 3.1.1 Assistance to block the SIM Card and Mobile Phone

Globy® informs the Policyholder of the customer service number to contact and their phone operator's procedures to block the stolen SIM Card and mobile Phone via its Contact Centre, open **24 hours a day**. Moreover, Globy® provides the Policyholder with a copy of the form to complete to suspend the IMEI number.

Globy® refuses all responsibility for any incorrect information provided as a result of the telephone operator changing its procedures and failure to block the SIM Card or mobile phone.

#### 3.1.2 Fraudulent Use of the SIM Card

Globy® reimburses phone calls made fraudulently by third parties with the stolen SIM Card, up to a maximum of **€250.00** per event and period of insurance.

Globy® pays all phone calls, messages and data downloads made in the first **24 hours** as from the time and date the theft was reported to the Competent Authorities.

#### 3.1.3 Reimbursement of Replacement Phone

Globy® refunds the Policyholder, within the limit of **€100.00** per person and period of insurance, those costs sustained during the trip to purchase a replacement mobile phone and SIM Card.

Globy® makes the payment once the theft has been reported to the Competent Authorities, within **48 hours** of discovering the theft, and documents certifying the phone's IMEI Code has been blocked submitted to the aforesaid.

### 7.2 Exclusions (supplementing the Exclusions Common to All Guarantees set out in art. 5 of the *General Terms and Conditions*)

Globy® does not act on the request if:

- a) the theft is reported **more than 48 hours** after the event;
- b) the mobile phone was lost/misplaced. Loss or misplacement means losing possession of an article in an unexplainable way, without being able to prove illegal actions on the part of one or more persons;
- c) the mobile phone does not belong to the Policyholder or the aforesaid is able to use it due to a Business formula;
- d) the mobile phone has not been rendered unusable by blocking the IMEI code, with appropriate request to the telephone operator and in accordance with the procedures in force;
- e) the SIM Card was not promptly blocked with the appropriate procedures set out by the telephone operator;
- f) the theft involved an unattended mobile phone. By way of example, if the theft took place inside a vehicle.

Moreover

#### 3.2.1 Fraudulent use of the SIM Card

Globy® does not refund phone calls if said fraudulent use:

- a) takes place following an unjustifiable delay in the Policyholder requesting the phone be blocked;
- b) takes place once the SIM Card has been blocked;
- c) takes place over **24 hours** after the theft;
- d) is at the hands of members of the Policyholder's family (as results from family status certificate), cohabitants and relatives even if they do not live with the Insured.

#### 3.2.3 Reimbursement of replacement mobile phone

Globy® does not refund costs if:

- a) the theft was caused by the Policyholder's negligence, taken from garments not worn by the Insured at the time of the incident or stolen from bags and luggage in general if not carried by the Policyholder;
- b) the mobile phone and SIM Card are purchased on the Policyholder's return.

## 8. DELAYED FLIGHT

### 8.1 Subject

<p>In the event of a documented delay in the outgoing flight Globy® pays the Policyholder</p>	<p style="text-align: center;">✓</p> <ul style="list-style-type: none"> <li>• <b>€75</b> for the first complete 8 hours' delay</li> <li>• <b>€75</b> for an additional complete 8 hours' delay;</li> </ul>
<p>Alternatively, should the Policyholder decide not to take part in the trip due to a delay of over <b>16 hours</b>, Globy®, refunds the Policyholder</p>	<p style="text-align: center;">✓</p> <ul style="list-style-type: none"> <li>• <b>50 % of the total cost of the trip</b> (net of the registration amount)</li> </ul>

### 8.2 Settlement criteria

Compensation is settled:

- calculating the hours of delay according to the last official time communicated by the Tour Operator or Airline;



– provided that the Policyholder has checked in according to the itinerary provided by the Tour Operator or Airline.

### 8.3 Provisions and Limits

- a) Insurance cover applies to all stages of the outgoing trip. However, all internal flights not forming part of the outgoing flight are excluded.
- b) *Compensation* due to airline delay and *Travel Cancellation refund* following a delay cannot be accumulated.

### 8.4 Exclusions (supplementing the Exclusions Common to All Guarantees set out in art. 5 of the *General Terms and Conditions*)

Globy® excludes any compensation, service, consequence and event resulting directly or indirectly from acts of terrorism, intending by acts of terrorism any act including but not limited to the use of force or violence and/or threatening behaviour on the part of any person or group/s of people acting on their own or on the orders of or in connection with any organiser or government committed for political, religious, ideological or similar reasons including the intention to influence any government and/or cause alarm to public opinion and/or within the community or part thereof.

## 9. TRAVEL CURTAILMENT

### 9.1 Subject

Globy® refunds *pro rata* that part of the trip not availed of as from the return date in the event of:

- a) **medical repatriation** of the Policyholder, organised and authorised by the Contact Centre in accordance with art. 1.1.1 *letter d*;
- b) **early return** due to death or over 7 days' stay in hospital of a close relative at home, organised or authorised by the Contact Centre in accordance with art. 1.1.1 *letter o*;
- c) **repatriation of insured close relatives and travelling companions** organised or authorised by the Contact Centre in accordance with art. 1.1.1 *letter e*;
- d) **the Policyholder's death** during the trip, and provided that the body repatriation service referred to in Art. 1.1.1. *letter n* has organised.

Globy refunds *pro rata* the legitimate heirs.

### 9.2 Provisions and Limits – Settlement Criteria

- a) Globy® refunds *pro rata* that part of the trip the Policyholder, close relative and travelling companion have not availed of (excluding tickets and administration fees);
- b) The return date and that initially foreseen for the return journey are considered as one day when calculating the *pro rata* amount.

### 9.3 Exclusions (supplementing the Exclusions Common to All Guarantees set out in art. 5 of the *General Terms and Conditions*)

Globy® excludes any compensation, service, consequence and event resulting directly or indirectly from acts of terrorism, intending by acts of terrorism any act including but not limited to the use of force or violence and/or threatening behaviour on the part of any person or group/s of people acting on their own or on the orders of or in connection with any organiser or government committed for political, religious, ideological or similar reasons including the intention to influence any government and/or cause alarm to public opinion and/or within the community or part thereof.

## POLICYHOLDER OBLIGATIONS IN THE EVENT OF A CLAIM

### 10. Policyholder Obligations in the event of a Claim (see also Art. 6 of the *General Terms and Conditions*)

#### 10.1. TRAVEL SAFE /SAFE FAMILY /SAFE TRANSFER / ASSISTANCE TO BLOCK THE SIM CARD AND MOBILE PHONE

##### 10.1.1 WHEN IN NEED

The Policyholder or a representative must call the Contact Centre immediately, providing their policy number, personal details and type of service required and indicating for:

##### Travel Safe – Travel Assistance and Medical Expenses resulting from Hospitalisation

- temporary contact details;
- hospital details (name and phone number, department, name of the doctor looking after the patient) if admitted to hospital;
- details of any close relatives/travelling companions accompanying the Policyholder.

##### Safe Family – Assistance for “relatives” at home

- the Policyholder's contact details whilst away and/or that of the “relative” at home requesting assistance.

##### Safe Transfer – Car and Motorbike Breakdown Cover

- vehicle identification details;
- vehicle breakdown or accident location.

##### Assistance to block SIM Card and mobile phone

- telephone operator that has issued stolen Sim Card

##### 10.1.2 To request refunds

When requesting refunds, Policyholders must inform Globy® within 30 days of returning home, providing, irrespective of the reporting method (telephone, on-line or in writing):

- number of this policy;
- the payee's details and tax code in accordance with law No 248 of 4 August 2006;
- name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file
- circumstances of the event;
- medical documents prepared on site and original receipts of medical expenses incurred.

#### 10.2. PET INSURANCE

##### 10.2.1 Information

Policyholders must call the Contact Centre from Mondays to Fridays between 09.00 and 18.00, providing the number of this policy.

##### 10.2.2 Hospitalisation Costs

Policyholders must:

- a) call the Contact Centre immediately providing their personal details, tax code, number of this policy, contact details, details of their cat or dog, the name and contact details of their trusted vet or the centre treating the pet;
- b) transmit Globy® within 30 days of returning
  - name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file
  - the payee's details and tax code in accordance with law No 248 of 4 August 2006;
  - copy of the documents proving the cat or dog belongs to the policyholder;
  - certificate stating the cat or dog's state of health;
  - payment receipts from the veterinary clinic or specialised structure looking after the cat or dog (original).

#### 10.3. TRAVEL CANCELLATION/AMENDMENT COVER – PENALTY CHARGE REFUND –TRAVEL REPROTECTION COSTS

##### 10.3.1 Travel Cancellation/Amendment– penalty charge refund and missed departure cover

Once the trip has been cancelled at the travel agency where it was booked, the Policyholder or a representative must inform Globy® within 5 days of the event, providing, irrespective of the reporting method (telephone, on-line or in writing):

- a) number of this policy;
- b) the payee's contact details and tax code in accordance with law No 248 of 4 August 2006;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file;
- d) original documents objectively proving the reason for cancelling/amending the trip; In the case of medical reasons, certificate indicating the illness and address where the sick or injured person can be contacted; and subsequently:
- e) document certifying the link between the Insured and any other subject that caused the cancellation;
- f) travel catalogue and/or program with copy of relative penalty charge rules;
- g) copy of travel agreement with payment receipt;
- h) copy of booking and penalty charge statement issued by the Tour Operator;
- i) original travel documents, for 100% penalty charge.

#### 10.3.2. Travel ReProtection Costs

The Policyholder or a representative must inform Globy® within 30 days of returning, providing, irrespective of the reporting method (telephone, on-line or in writing):

- a) the payee's contact details and tax code in accordance with law No 248 of 4 August 2006;
- b) copy of this policy;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file;
- d) original documents objectively proving the reason for the delay; In the case of medical reasons, certificate indicating the illness;
- e) new tickets purchased to reach the original destination;
- f) copy of travel agreement with payment receipt;
- g) copy of booking statement issued by the Tour Operator that booked trip;
- h) original unused tickets.

#### 10.4. BAGGAGE

Policyholders must inform Globy® within 30 days of returning home, providing, irrespective of the reporting method (telephone, on-line or in writing), the number of this policy, name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file, circumstances of the event and the payee's details and tax code in accordance with law No 248 of 4 August 2006, moreover sending:

##### 10.4.1 in the event of theft, bag-snatching, robbery and fire

- a) original report filed with the competent authorities of the location where the incident took place, with a detailed list of that stolen or damaged and documents certifying their value;
- b) in the event of theft, copy of the complaint sent to the hotelier or carrier to whom baggage was entrusted.

##### 10.4.2 in the event of airline delay or failure to return luggage or tampering with the contents thereof

- a) copy of Property Irregularity Report;
- b) copy of plane and baggage ticket;
- c) response from Airline certifying the date and time of delayed baggage return, tampering incident or loss, as well as amount paid
- d) detailed list of that not returned or stolen and documents certifying their value;
- e) original receipts for personal effects purchased in emergency;
- f) copy of payment receipt certifying the hire of baby equipment.

##### 10.4.3 in the event of airline delay or failure to return sanitary equipment for the disabled

- a) copy of Property Irregularity Report;
- b) copy of plane and baggage ticket;
- c) response from Airline certifying the date and time of delayed baggage return, tampering incident or loss, as well as amount paid
- d) copy of payment receipt certifying the hire, repair or purchase of sanitary equipment for the disabled

#### 10.5. MOBILE PHONE TRAVEL PROTECTION

Policyholders must inform Globy® within 30 days of returning home, providing, irrespective of the reporting method (telephone, on-line or in writing), the number of this policy, description of the event, name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file and the payee's details and tax code, moreover sending:

##### 10.5.1 in the event of fraudulent use of the SIM Card

- a) copy of the report filed with the Competent Authorities;
- b) copy of documents certifying the SIM Card has been blocked;
- c) copy of a detailed statement issued by the phone operator certifying fraudulent activity.

##### 10.5.1 in the event of reimbursement of replacement mobile phone

- a) copy of the report filed with the Competent Authorities;
- b) copy of documents certifying the SIM Card has been blocked;
- c) copy of documents certifying the IMEI Code has been blocked;
- d) copy of the fiscal document certifying the purchase of a replacement phone and SIM Card.

#### 10.6. DELAYED FLIGHT

##### 10.6.1. When requesting compensation

The Policyholder or a representative must inform Globy® within 30 days of returning, providing, irrespective of the reporting method (telephone, on-line or in writing):

- a) number of this policy;
- b) the payee's details and tax code in accordance with law No 248 of 4 August 2006;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file;
- d) copy of ticket or last official time communicated by Tour Operator;
- e) document certifying actual embarkation time.

##### 10.6.2. When requesting a refund

The Policyholder or a representative must inform Globy® within 30 days of the original departure date, providing, irrespective of the reporting method (telephone, on-line or in writing):

- a) number of this policy;
- b) the payee's details and tax code in accordance with law No 248 of 4 August 2006;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file;
- d) copy of ticket or last official time communicated by Tour Operator
- e) booking statement;
- a) Travel receipt.

*The Airline must issue a written certificate certifying the cause and actual delay compared to the scheduled time.*

#### 10.7. TRAVEL CURTAILMENT

The Policyholder or a representative must inform Globy® within 30 days of returning, providing, irrespective of the reporting method (telephone, on-line or in writing):

- a) number of this policy;
- b) the payee's details and tax code in accordance with law No 248 of 4 August 2006;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file;
- d) documents certifying cause of curtailment;
- e) copy of booking statement;
- f) travel catalogue and/or program confirming cost of ground services or declaration of Tour Operator that organised trip.

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**IMPORTANT REFERENCES**

**to request assistance, contact immediately:**

**CONTACT CENTRE**  
open 24 hours a day all year round  
Tel. + 39 02 26609862  
Viale Brenta 32 – 20139 MILAN  
Fax +39 02 26624035

**For all claim related information please  
consult [www.ilmiosinistro.it](http://www.ilmiosinistro.it)**

All claims must be reported to Globy® with one of the following **three methods**:

- **by phone** (on **02-26609.690** open 24 hours a day)
- **via the internet** (at [www.ilmiosinistro.it](http://www.ilmiosinistro.it))
- **by post** (to the address indicated below)

Documents for which the original copies are requested must be sent to:

**AWP P&C S.A.**  
**RAPPRESENTANZA GENERALE PER L'ITALIA**  
Servizio Liquidazione Danni Globy®  
Casella Postale 299  
Via Cordusio 4  
20123 MILANO

**GLOBY® QUICK**  
Globy® guarantees that all claims filed solely over the phone on **+390226609.690**, or via the internet will be managed and **closed within 20 days** of receiving all original documents. Technical banking times relating to payment flows are excluded from this calculation. Otherwise, Globy® undertakes to refund the total cost of the policy. Whereas the settlement process for all claims made by post will follow traditional management channels. Claims opened via the Contact Centre will not be allowed access to the Quick procedure at any time.

**Information Notice to Policyholder prepared in accordance with Art.185 of Italian Legislative Decree 7.9.2005 no. 209 and in compliance with the provisions of ISVAP Regulation no. 35 dated 26 May 2010**

This "Information Notice" is intended to provide to the Policyholder (individual or entity which signs the insurance contract), to the Insured and to all stakeholders in the insurance cover, all preliminary information required in order to reach a reasoned opinion on the contractual rights and obligations, in accordance with Art. 185 of Italian Legislative Decree dated 7.9.2005 no. 209. This notice is prepared in Italy in the Italian language, subject to the right of the Policyholder to request its provision in another language.

**1. Information on the company**

o **Company Name and legal status of the Company (Insurance Company)**

The insurance company is **AWP P&C S.A.**

**Registered Office**

T, Dora Maar, 93400 Saint-Ouen - France

French Company and Business Registration Office no. 519490080

Subscribed Share Capital €17,287,285

o **Authorisation to provide insurance**

Authorised to provide insurance by the Autorité de contrôle prudentiel et de résolution (ACPR) on 1 February 2010

o **General Agent for Italy**

Viale Brenta 32, Postcode 20139, Milan ITALY

Code, VAT number and registration at the Companies Register of Milan no. 07235560963 Economic & Administrative Index no. 1945496

o **Telephone Number - Internet Website - E-mail address**

02/23.695.1 - [www.allianz-global-assistance.it](http://www.allianz-global-assistance.it) – [info@allianz-assistance.it](mailto:info@allianz-assistance.it)

o **Authorisation to provide insurance**

Company authorised to exercise Insurance activity permanently in Italy, registered on 3 November 2010, at no. I.00090, of the appendix of the Insurance Company register, List I

**2. Information on the Contract**

o **Legislation applicable to the contract**

The legislation applicable to the contract is that of Italy; the Parties have, however, the right, prior to the conclusion of the contract itself, to choose different legislation. The Company suggests choosing Italian legislation. This is without prejudice to the application of the mandatory rules of Italian law.

o **Limitation of rights resulting from the contract**

right of the Insured towards AWP P&C S.A. resulting from this contract is limited to two years from the day of the event upon which the right is based, in accordance with Art. 2952 of the Italian Civil Code.

o **Complaints in relation to the contract**

Any complaints regarding the contractual relationship or handling of claims should be sent in writing (post, fax and e-mail) to the Company:

Quality Service

**AWP P&C S.A. – GENERAL AGENT FOR ITALY**

Viale Brenta 32 - 20139 MILAN (Italy)

fax: +39 02 26 624 008

e-mail: [Quality@allianz-assistance.it](mailto:Quality@allianz-assistance.it)

Where the complainant is not satisfied by the outcome of the complaint or in the absence of a response within the maximum term of forty-five days, he/she may contact IVASS, User Protection Service, Via del Quirinale, 21 - 00187 Rome (RM), accompanying the complaint with the documentation relating to the complaint handled by the Company. To submit complaints to IVASS the form found at the website [www.ivass.it](http://www.ivass.it), in the section "For the Consumer - How to submit a complaint" must be used. For disputes relating to the quantification of the performances and the attribution of liability, the Judicial Authority has exclusive jurisdiction. Before bringing action before the Judicial Authority it is, however, possible, in some cases, to seek to reach an amicable settlement by way of alternative dispute resolution systems, such as:

- Mediation (Italian Law 9/8/2013, no.98): it can be launched by making an application to a Mediation Body from those found in the list of the Ministry of Justice, which can be consulted on the website [www.giustizia.it](http://www.giustizia.it).
- Assisted negotiation (Italian Law 10/11/2014, no.162): it can be launched by a request of your lawyer to the Company. For the resolution of cross-border disputes, the complainant with domicile in Italy may submit the complaint to IVASS or directly to the foreign system with jurisdiction for activating the FIN-NET procedure, by accessing the following internet website: <http://ec.europa.eu/finance/fin-net/>

**3. Information during the contract**

Where, during the contractual duration, changes are made relating to the information on the Company and/or that relating to the contract, the Company undertakes to communicate them promptly to the Policyholder, as well as to provide any necessary specification.

## Privacy Notice

### We care about your personal data

**AWP P&C S.A.**, Italian Branch (AWP P&C S.A.), V.le Brenta 32 - 20139 MILAN, is an Italian authorised insurance company providing insurance products and services in Freedom of Establishment. Protecting your privacy is a top priority for us. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

If, at the time of stipulation of the policy, you provide us with the personal data of additional persons who will be covered by the same policy, we inform you that you will have the burden of sending all the persons concerned the information contained in this document.

#### 1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data in paper or electronic files. AWP P&C is the data controller as defined by relevant data protection laws and regulation.

#### 2. What personal data will be collected?

We will collect and process various types of personal data about you as follows:

- Surname, first name
- *Date of birth*
- *Telephone numbers*
- *address*
- *Nationality*
- *Fiscal code*

#### 3. How will we obtain and use your personal data?

We will collect and use your personal data that we receive above you (as explained below)] for a number of purposes and with your express consent unless applicable laws and regulations do not require us to obtain your express consent, as shown below:

- ✓ To manage the insurance contract in relation to the administration of the policy
- ✓ To manage the insurance contract with in relation to the management of claims (e.g. organization of assistance services, payment of any reimbursement)
- ✓ To manage the due amounts
- ✓ For the prevention and detection of fraud
- ✓ For the prevention of terrorist offenses
- ✓ To comply with legal obligations (eg tax, accounting and administrative)

As already specified, for the purposes indicated above, we will process your personal data received from the agency that issued the policy.

For those purposes indicated above we will process your personal data to underwrite your insurance and/or process your claim, or based on a legitimate interests (for prevention and detection of fraud and for prevention of terrorist offenses) and/or to comply with our legal obligations.

We will need your personal data if you would like to purchase our products. If you do not wish to provide this to us, we may not be able to provide the products and services you request, that you may be interested in.

#### 4. Who will have access to your personal data?

We will ensure that your personal data is processed in a manner that is compatible with the purposes indicated above.

For the stated purposes, your personal data may be disclosed to the following parties who operate as third party data controllers:

- Public authorities

For the stated purposes, we may also share your personal data with the following parties who operate as data processors under our instruction:

- ✓ Other Allianz Group companies, suppliers responsible for providing insurance services (for example, car rental and roadside assistance companies, transport companies, health facilities, technical consultants, experts, lawyers, repairers), service companies for management activities (claims, IT, mail, document management)

Finally, we may share your personal data in the following instances:

- In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in any insolvency or similar proceedings; and

#### 5. Where will my personal data be processed?

Your personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in section 3 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Whenever we transfer your personal data for processing outside of the EEA by another Allianz Group company, we will do so on the basis of Allianz' approved binding corporate rules known as the Allianz Privacy Standard (Allianz' BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz' BCR and the list of Allianz Group companies that comply with them can be accessed on Allianz website. Where Allianz' BCR do not apply, we will instead take steps to ensure that the transfer of your personal data outside of the EEA receives an adequate level of protection as it does in the EEA. You can find out what safeguards we rely upon for such transfers (for example, Standard Contractual Clauses) by contacting us as detailed in section 9 below.



## 6. What are your rights in respect of your personal data?

Where permitted by applicable law or regulation, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and
- File a complaint with us and/or the relevant data protection authority.

You may exercise these rights by contacting us as detailed in section 9 below providing your name, email address, policy number and purpose of your request.

## 7. How can you object to the processing of your personal data?

Where permitted by applicable law or regulation, you have the right to object to us processing your personal data, or tell us to stop processing it (including for purposes of direct marketing). Once you have informed us of this request, we shall no longer process your personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for your other rights indicated in section 6 above.

## 8. How long do we keep your personal data?

We will retain your personal data as specified below:

- ✓ Data relating to the policy - 10 [ten] years from the date of termination of the insurance relationship according to the provisions of the Civil Code.
- ✓ Data relating to claims also for the purpose of fraud prevention - 10 [ten] years from the date of closure of any claims according to the legislation envisaged by the Civil Code.
- ✓ Data necessary for the keeping of accounting records - 10 [ten] years, according to art. 2220 c.c.
- ✓ Data relating to complaints - 5 [five] years from the processing of the complaint according to art. 9 co. 6 of the IVASS Regulation n. 24/2008.

We will not retain your personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

## 9. How can you contact us?

If you have any queries about how we use your personal data, you can contact us by email or post as follows:

**AWP P&C S.A.**  
**Rappresentanza Generale per l'Italia**  
Data Protection Officer  
**Viale Brenta 32**  
**20139 MILANO**  
E-mail: [privacyawpitaly@allianz.com](mailto:privacyawpitaly@allianz.com)

## 10. How often do we update this privacy notice?

We regularly review this privacy notice. We will tell you directly when there's an important change that may impact you. This privacy notice was last updated on **2018, May 11<sup>th</sup>**.